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_	STATEMENT BY		First Named Inventor	Levergood et al.
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			Examiner Name	Patrice L. Winder
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Substitute for form 1449A/PTO Complete if Known **Application Number** 09/005479 INFORMATION DISCLOSURE Filing Date January 12, 1998 STATEMENT BY APPLICANT First Named Inventor Levergood et al. (use as many sheets as necessary) **Art Unit** 2145 Patrice L. Winder Examiner Name 8 432383800013 **Attorney Docket Number** Sheet of Needham, Roger M., "Adding Capability Access to Conventional File Servers"; Xerox Palo Alto Research Center; Palo Alto, California; no data. Jan 1972 Okamoto et al.; "Universal Electronic Cash"; pp. 324-337; 1891. Payment Systems, "United States"; pp. 115-135, no date P. Remeery et al., "Le Paiement electronique", pp. 15-23, 1988, L'Echo des RECHERCHES, No. 134. Perry, "Electronic Banking Goes to Market," IEEE Spectrum, Feb. 1988, pp. 48-49. Pfitzmann et al.; "How to Break and Repair a 'Provably Secure' Untraceable Payment System"; pp. 338-350; 1991. Ph. van Heurck, "TRASEC: Belgian Security System for Electronic Funds Transfers," Compúters & Security, 1987, pp. Pongratz, et al, "IC Cards in Videotex Systems," Smart Card 2000, 1989, pp. 179-186. Hirschfeld, Rafael "Making Electronic Refunds Safer"; Sections 1, 2, 4 and 6, 1992. Rivest, R.L. et al., "A Method for Obtaining Digital Signatures and Public-Key Cryptosystems," Laboratory for Computer Science, Massachusetts Institute of Technology, Cambridge, Massachusetts, no date. Sept. 1, 1977 Schamuller-Bichl, I.; "IC-Cards in High-Security Applications"; Selected Papers from the Smart Card 2000 Conference; Springer Verlag; pp. 177-199; 1991. Shain, "Security in Electronic Funds Transfer System," Computers & Security, 1989, pp. 123-137. Sirbu, Marvin A.; "Internet Billing Service Dasign and Prototype Implementation"; An Internet Billing Server; pp. 1-19; 1993. Society for Worldwide Interbank Pinancial Telecommunications S.C., "A S.W.I.F.T. Overview", no date: Staskauskas, "The Formal Specification and Design of a Distributed Electronic Funda Transfer System," IEEE Transactions on Computers, Dec. 1998, pp. 1515-1528.

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Signature

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			Examiner Name	Patrice L. Winder
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